

2012 Monthly Premiums and Contributions

Non-Smoker Rates

Family Cross-Reference Payment Option

This is made available for two eligible employees who are legally married and have at least one eligible dependent. This option offers lower employee premiums which are deducted from both employees' paychecks. When choosing this option, both employees are required to elect the same benefit option, complete all other required information when enrolling, and sign all applicable documentation.

Commonwealth Standard PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$496.14	\$496.14	\$0.00
Parent Plus	\$764.68	\$756.40	\$8.28
Couple	\$1,144.72	\$862.54	\$282.18
Family	\$1,272.86	\$984.42	\$288.44
Family Cross Reference**	\$636.44	\$636.44	\$0.00

Commonwealth Maximum Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$617.68	\$586.94	\$30.74
Parent Plus	\$878.06	\$757.46	\$120.60
Couple	\$1,230.98	\$859.88	\$371.10
Family	\$1,404.06	\$962.06	\$442.00
Family Cross Reference**	\$702.04	\$656.82	\$45.22

Commonwealth Capitol Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$638.16	\$600.92	\$37.24
Parent Plus	\$927.08	\$767.08	\$160.00
Couple	\$1,414.46	\$921.46	\$493.00
Family	\$1,568.06	\$984.06	\$584.00
Family Cross Reference**	\$784.04	\$731.30	\$52.74

Commonwealth Optimum PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$663.30	\$600.56	\$62.74
Parent Plus	\$922.88	\$727.28	\$195.60
Couple	\$1,432.36	\$911.76	\$520.60
Family	\$1,595.80	\$973.30	\$622.50
Family Cross Reference**	\$797.90	\$728.16	\$69.74

*All employee contributions are per employee, per month.

**If either employee in a family cross-reference payment option is a smoker, both employees are subject to the monthly smoker rates.



Members Matter

2012 Monthly Premiums and Contributions

Smoker Rates

Commonwealth Standard PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$496.14	\$470.64	\$25.50
Parent Plus	\$764.68	\$704.08	\$60.60
Couple	\$1,144.72	\$810.22	\$334.50
Family	\$1,272.86	\$932.10	\$340.76
Family Cross Reference**	\$636.44	\$611.72	\$24.72

Commonwealth Maximum Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$617.68	\$561.06	\$56.62
Parent Plus	\$878.06	\$703.66	\$174.40
Couple	\$1,230.98	\$805.54	\$425.44
Family	\$1,404.06	\$907.86	\$496.20
Family Cross Reference**	\$702.04	\$631.68	\$70.36

Commonwealth Capitol Choice

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$638.16	\$575.10	\$63.06
Parent Plus	\$927.08	\$713.60	\$213.48
Couple	\$1,414.46	\$867.34	\$547.12
Family	\$1,568.06	\$930.06	\$638.00
Family Cross Reference**	\$784.04	\$706.02	\$78.02

Commonwealth Optimum PPO

	Total Premium	Employer Contribution	Employee Contribution*
Single	\$663.30	\$574.94	\$88.36
Parent Plus	\$922.88	\$673.28	\$249.60
Couple	\$1,432.36	\$856.98	\$575.38
Family	\$1,595.80	\$918.54	\$677.26
Family Cross Reference**	\$797.90	\$702.92	\$94.98

*All employee contributions are per employee, per month.

**If either employee in a family cross-reference payment option is a smoker, both employees are subject to the monthly smoker rates.